

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION**

In re: ANJANEYULU UPPALA	§	Case No. 5:17-bk-02392
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/07/2017.
- 2) The plan was confirmed on 05/07/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/09/2020, 11/03/2020, 12/18/2020, 01/13/2021, 03/01/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 07/08/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,255.00.
- 10) Amount of unsecured claims discharged without full payment: \$401,579.41.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 59,155.66	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 59,155.66</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,388.71	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 4,388.71</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
C. STEPHEN GURDIN, JR., ESQ.	Lgl	0.00	23,852.25	23,852.25	0.00	0.00
DISCOVER	Uns	9,913.00	9,913.20	9,913.20	933.47	0.00
LACKAWANNA COUNTY TAX	Sec	4,872.79	4,827.04	0.00	0.00	0.00
SANTANDER CONSUMER USA	Uns	24,389.68	17,561.18	17,561.18	1,653.64	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	1,247.73	1,114.49	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	2,628.12	2,494.57	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	534.08	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	922.38	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	603.01	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	3,096.75	2,494.57	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	798.03	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	3,521.09	2,494.57	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	494.37	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	1,644.76	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	1,441.49	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	1,644.76	0.00	0.00	0.00
PORTNOFF LAW ASSOCIATES, LLC	Sec	0.00	2,084.67	3,022.77	1,770.37	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
LACKAWANNA COUNTY TAX	Sec	0.00	406.77	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	1,823.41	1,362.29	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	1,644.76	2,384.90	1,396.78	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	273.58	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	467.18	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	1,362.29	0.00	0.00	0.00
LACKAWANNA COUNTY	Sec	0.00	705.76	1,023.35	1,023.35	0.00
LACKAWANNA COUNTY	Sec	0.00	2,494.57	3,618.47	3,618.47	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	421.44	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	922.38	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	486.19	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	1,362.29	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	471.03	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	1,362.29	0.00	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	528.74	0.00	0.00	0.00
ITRIA VENTURES	Sec	73,274.36	73,274.36	0.00	0.00	0.00
ITRIA VENTURES	Uns	0.00	73,274.36	73,274.36	6,899.84	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
MERCEDES-BENZ FINC SERVICES	Sec	11,008.00	11,062.88	851.83	851.83	0.00
FIDELITY DEPOSIT & DISCOUNT	Sec	92,279.00	92,587.29	0.00	0.00	0.00
FIDELITY DEPOSIT & DISCOUNT	Sec	55,279.00	55,480.94	0.00	0.00	0.00
FIDELITY DEPOSIT & DISCOUNT	Sec	42,021.00	42,167.78	0.00	0.00	0.00
BANK OF AMERICA	Uns	8,549.00	8,549.13	8,549.13	805.03	0.00
RESURGENT CAPITAL SERVICES	Uns	3,772.00	3,772.80	3,772.80	355.26	0.00
LIBERTY TRUCK CENTER, INC	Uns	0.00	36,000.00	36,000.00	3,389.92	0.00
PPL ELECTRIC UTILITIES	Uns	6,068.00	7,430.17	7,430.17	699.66	0.00
LA COMMERCIAL SERVICES, LLC	Sec	100,109.00	102,480.00	0.00	0.00	0.00
LA COMMERCIAL SERVICES, LLC	Sec	93,589.00	94,761.94	0.00	0.00	0.00
PENN EAST FCU	Sec	351,000.00	123,211.58	0.00	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	3,263.00	3,263.98	3,263.98	307.35	0.00
MIDLAND CREDIT MGMT;	Uns	1,337.00	1,337.70	1,337.70	125.96	0.00
PORTFOLIO RECOVERY	Uns	674.00	674.46	674.46	492.89	0.00
PORTFOLIO RECOVERY	Uns	1,442.00	1,442.78	1,442.78	1,054.37	0.00
QUANTUM3 GROUP, LLC	Uns	398.00	398.43	398.43	291.17	0.00
PENNSYLVANIA AMERICAN WATER	Uns	17,046.00	3,523.09	3,523.09	0.00	0.00

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<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CHIZKAYA KALMANOWITZ	Sec	0.00	NA	NA	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	0.00	1,644.76	2,384.90	0.00	0.00
VIKISHA CORP	Sec	4,179.28	NA	NA	0.00	0.00
M & T BANK	Sec	40,695.00	40,695.17	6,236.68	6,236.68	0.00
M & T BANK	Sec	0.00	40,695.17	996.86	996.86	0.00
M & T BANK	Sec	33,977.00	33,977.19	9,064.11	9,064.11	0.00
M & T BANK	Sec	0.00	33,977.19	6,599.94	6,599.94	0.00
CHIZKAYA KALMANOWITZ	Sec	15,000.00	14,692.89	6,200.00	6,200.00	0.00
CITY OF SCRANTON	Sec	2,494.57	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	1,644.76	NA	NA	0.00	0.00
CITY OF SCRANTON	Uns	1,362.29	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	2,494.57	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	2,494.57	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	2,084.67	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	2,494.57	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	1,362.29	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	1,362.29	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	1,362.29	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	1,644.76	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	1,644.76	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	922.38	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	922.38	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	1,114.49	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	406.77	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	798.03	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	603.01	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	705.76	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	471.03	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	467.54	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	1,362.29	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	273.58	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	467.18	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	1,441.49	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	494.37	NA	NA	0.00	0.00
CITY OF SCRANTON	Sec	421.44	NA	NA	0.00	0.00

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<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITY OF SCRANTON	Sec	534.08	NA	NA	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	9,054.92	NA	NA	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	6,422.72	NA	NA	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	4,321.10	NA	NA	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	4,179.29	NA	NA	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	10,799.95	NA	NA	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	4,641.17	NA	NA	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	4,436.55	NA	NA	0.00	0.00
LACKAWANNA COUNTY TAX	Sec	5,049.66	NA	NA	0.00	0.00
CAN CAPITAL	Uns	37,990.00	NA	NA	0.00	0.00
CAN CAPITAL	Uns	32,407.00	NA	NA	0.00	0.00
CHASE CARD	Uns	2,642.00	NA	NA	0.00	0.00
FAIRWAY CONSUMER DISCOUNT	Uns	43,627.00	NA	NA	0.00	0.00
FOX CAPITAL INC	Uns	40,000.00	NA	NA	0.00	0.00
MULLIGAN FUNDING	Uns	72,626.00	NA	NA	0.00	0.00
PNC BANK	Uns	49,557.00	NA	NA	0.00	0.00
SANTARELLI & SONS OIL CO. INC.	Uns	60,000.00	NA	NA	0.00	0.00
STELLAR RECOVERY INC	Uns	114.00	NA	NA	0.00	0.00
SYNCHRONY BANK/LOWES	Uns	1,337.00	NA	NA	0.00	0.00
TORRES CREDIT	Uns	37.00	NA	NA	0.00	0.00
TORRES CREDIT	Uns	37.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF	Sec	116,781.00	NA	NA	0.00	0.00
C. STEPHEN GURDIN, JR., ESQ.	Lgl	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 22,860.91	\$ 22,860.91	\$ 0.00
Debt Secured by Vehicle	\$ 851.83	\$ 851.83	\$ 0.00
All Other Secured	\$ 18,671.07	\$ 14,045.65	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 42,383.81	\$ 37,758.39	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 167,141.28	\$ 17,008.56	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 4,388.71	
Disbursements to Creditors	\$ 54,766.95	
<b>TOTAL DISBURSEMENTS:</b>		\$ 59,155.66

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 10/11/2022

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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